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STATEMENT RE:

S.B. 291

"An Act concerning homeowners insurance policies for people who own dogs that have bitten a person."

TO:

Insurance and Real Estate Committee

BY:

Professional Insurance Agents

of Connecticut

ON:

February 9, 2009

The Professional Insurance Agents of Connecticut, (PIACT), an association representing more than 500 member independent insurance agents who employ over 3,500 people throughout the state, has concern with legislation which restricts the ability of insurance entities to use all relevant factors in underwriting a risk. PIACT supports measures to ensure that Connecticut's insurance consumers are protected from underwriting criteria that are not fair, reasonable or discriminatory. It is axiomatic that fairness in underwriting depends on allowing the full and unfettered consideration of all relevant and reasonable factors—to prohibit this to "protect" one group of consumers can lead to an artificial distortion in the rates charged other parties.

Accordingly, PIACT **opposes** S.B. 291 which seeks to prohibit insurers from refusing to issue personal risk insurance policies for homeowners who own a dog that has bitten a person. While PIACT recognizes the importance of ensuring the availability of such policies, it is our belief that this approach is flawed. This particular underwriting criterion is a valuable piece of information necessary to an insurance professional's efforts to properly evaluate a risk. Furthermore, insurers have varying appetite for risk; this measure ignores the fact that market forces are such that business one insurer deems undesirable is actively sought by another if allowed to properly and adequately underwrite the risk